

Information to identify the case:

Debtor 1	<u>Kimberly Donna Robinson</u>	Social Security number or ITIN	xxx-xx-0838
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-15355-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly Donna Robinson

8/4/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly Donna Robinson
Debtor

Case No. 17-15355-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Aug 04, 2022

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2022:

Recip ID	Recipient Name and Address
db	+ Kimberly Donna Robinson, 602 Gregory's Way, Voorhees, NJ 08043-2054
cr	+ Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516710478	+ Associa Mid-Atlantic, 14000 Horizon Way, Ste 200, Mount Laurel, NJ 08054-4342
516710479	+ Awa Collections, Awa Collections, 1045 W Katella Ave, Orange, CA 92867-3561
516710480	+ Echelon Common Facilities Assoc., c/o Associa Mid-Atlantic, 1225 Alma Road, Suite 100, Richardson, TX 75081-2298
518187749	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Melissa Licker, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
516762809	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
516710486	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005
516710487	+ South Jersey Federal C, Po Box 5530, Deptford, NJ 08096-0530
516710488	+ South Jersey Gas, 1 South Jersey Plaza, Folsom, NJ 08037-9100
516710489	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
518730248	+ Towd Point Mortgage Trust 2019-4, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516710490	+ Victoriana Condo Assoc, 1020 Laurel Oak Road, Suite 100, Voorhees, NJ 08043-3518
516710491	+ Victoriana Condominium Assoc., Law Offices of Nona L. Ostrove, LLC, 1000 White Horse Road, Suite 703, Voorhees, NJ 08043-4413
516766837	+ Victoriana Condominium Association, Inc., c/o First Service Residential, 1102 Huntingdon Mews, Clementon, NJ 08021-5649

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 04 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 04 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@southjerseyfcu.com	Aug 04 2022 20:38:00	South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
517542877	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 04 2022 20:37:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708
516710482	EDI: IRS.COM	Aug 05 2022 00:33:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
518306457	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 04 2022 20:37:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096
518306456	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 04 2022 20:37:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Aug 04, 2022

Form ID: 3180W

Total Noticed: 28

516710483	+ EDI: NAVIENTFKASMSERV.COM	Aug 05 2022 00:33:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516710484	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 04 2022 20:38:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
516710485	^ MEBN	Aug 04 2022 20:37:20	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
516871635	+ Email/Text: bankruptcy@pseg.com	Aug 04 2022 20:37:00	PSE&G, PO Box 490, Cranford, NJ 07016-0490
518585709	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 04 2022 20:38:00	Towd Point Mortgage Trust 2019-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518585710	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 04 2022 20:38:00	Towd Point Mortgage Trust 2019-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Towd Point Mortgage Trust 2019-4, U.S. B, 84119-3284

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516710481	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
516974497	*P++	SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court., Seterus Inc, PO Box 1047, Hartford, CT 06143

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Aug 04, 2022

Form ID: 3180W

Total Noticed: 28

Jeanette F. Frankenberg

on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ('Fannie Mae'), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com

Joel R. Spivack

on behalf of Debtor Kimberly Donna Robinson joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com

John F Newman

on behalf of Creditor South Jersey Federal Credit Union courts@southjerseyfcu.com

Melissa N. Licker

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com
HWBKnewyork@ecf.courtdrive.com

Nona Ostrove

on behalf of Creditor Victoriana Condominium Association Inc. nostrove@ostrovelaw.com

Phillip Andrew Raymond

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Nationstar Mortgage LLC phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11